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Consumers' guide



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Cause for thanks

• Thanksgiving this year has a profound meaning. We thank our God that the carnage of war is ended; that our homes are or soon will be reunited, and that our labors can be devoted to the construction of peace instead of to the destruction of battle. We are thankful that the Victory was won by the forces of freedom. And we are thankful that the war has left us with the material and physical strength to build the road into a lasting peace.

Not since the first Thanksgiving Day celebrated by the Pilgrim fathers has the road to peace and plenty opened wider vistas and offered all of us greater opportunities for building a world where freedom from want may become more nearly a world-wide reality.

When the Pilgrims offered their first thanks for their harvest and for victory over the hardships of a raw land they celebrated it with prayer and with food wrenched from their stubborn fields and forests. Food represented the where-with-all (as it does to all the world today) by which they could live to enjoy their freedom of speech and worship. They attained this harvest through cooperation among themselves and by making what peace they could with the Indians. And they helped it along by the exchange of agricultural ideas with the friendly red men. The Indians told the Pilgrims how to make the corn yield more ears by planting a fish in the hill with the seed. The Pilgrims pointed out to the Indians the value of cultivation.

Here in a crude way in this country was put into practice an idea which today be-

comes one of the basic principles of the Food and Agriculture Organization—an international organization which has for its ends the raising of standards of nutrition and of living among the peoples of all nations who make it up. This is to be done through exchange of ideas leading to improvements and efficiencies of production of all foods and agricultural products of the countries.

Last month representatives of more than 20 nations who had already agreed to accept the constitution of the Food and Agriculture Organization of the United Nations came together for their first meeting in Quebec, Canada. So FAO became the first of the new permanent international organizations to come actually into existence. This conference's job was to lay out plans for the great work of collecting, spreading, and encouraging advances in food and agriculture in all countries—advances which will make possible a far higher standard of well-being than most of the world's people have ever known.

While the United Nations Relief and Rehabilitation Administration, a temporary relief organization, is doing the urgent and immediate job of relieving the hunger and distress that followed in the wake of this war, FAO went to work as a permanent group designed to help prevent the starvation that stalks millions of people, war or no war.

FAO's job is to give nothing away free except information and advice. But that is a powerful gift when it comes out of the aggregate knowledge of the needs of the

world for the produce of the farm, the forest, and the sea. And it becomes a more powerful way and means of achieving greater use of these products when the combined force of the agricultural scientists of the world is put at the disposal of all member nations.

Because hunger is the arch provocator of wars we can be thankful that this basic start has been made toward the elimination of that menace.

Secretary of Agriculture, Clinton P. Anderson, struck the keynote of the cooperative theme behind this great project. He said to the members assembled:

"The Government of the United States of America lends its wholehearted support to the work we are here about to begin. In my country—as in yours—we are very much aware of the need for international assistance in adjusting our agriculture to the new world situation which peace has brought about.

"In the period between the World Wars, I believe all the nations represented here discovered how futile it is in a world so interdependent as ours for any of us to attempt to solve alone our complex problems in agricultural and industrial trade. We went our separate ways in the period between the wars, with many sincere and large-scale efforts. Consider where these separate ways took us. The failure of the nations of the world to think in international terms after the last war helped to make the second World War possible and, to some extent, inevitable.

"We are met here today because we sincerely hope and believe that the nations of the world need never again clash at those crossroads.

"Our work here is basic and preparatory to the building of a lasting peace. What we are proposing to do here will help lay the economic and social foundations essential to an enduring international structure. Until such foundations are established, any hope for more than a moderate measure of harmony in a world so recently at odds with itself is wishful thinking."

The Editor

CONSUMERS' GUIDE Issued Monthly

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To our better health

A call for improved medical aid in our rural areas where we have more preventable disease and fewer doctors than in urban areas.

● **THE COUNTRY!** Why, that's the place where pure air and healthy kids with rosy cheeks abound.

Such is the general impression of rural life in America. But is it true?

Forty years ago it was a fact that the farm family's chances of survival were much better than the chances of their city cousins. Back at the beginning of the century the rural death rate was 50 percent lower than that of the cities. But urban health and sanitary facilities have been steadily improving while progress in rural areas has been slower—until now the urban health score is better in many important respects.

Here are some disturbing facts about rural health today:

Infant death rates are a fourth higher in the country and in small towns than in cities. Maternal death rates are a third higher in rural areas. Preventable diseases, such as typhoid, diphtheria and malaria, are more prevalent in the country. Forty-one out of every 100 farm boys, between 18 and 19 years of age, were rejected by Selective Service for physical, mental, or educational defects—while the average for all occupational groups was 25 rejects out of 100.

A Farm Security Administration survey among thousands of low-income families revealed that practically all had serious tooth conditions.

Diseases caused by deficient diets are frequent in rural areas, too. Nutrition clinics, held by the USDA in cooperation with the U. S. Public Health Service, have highlighted the fact that it's a mistaken notion that everybody who lives in the country gets plenty to eat. Far from it.

How Come?

Well might the farm family ponder the meaning of these figures. How does it happen that the country doesn't offer the health advantages of 40 years ago, as compared with the city? What can be done to make the country a healthier place to live in?



Rural areas just don't have the doctors, dentists, hospitals, and clinics that city people have. The country doctor has done and continues to do a heroic job but there just aren't enough of him.

A generation ago, half the medical graduates settled in towns of 5,000 or less—but today less than one-fifth are hanging out their shingles in small towns. Yet nearly half the people in this Nation live in small towns and the surrounding countryside.

Net result before the war was only one doctor to 1,700 people in our most rural areas. Yet health authorities say that one doctor to every 1,000 people is needed for adequate service in the country.

Since the war some rural communities have only one doctor to 3,000 or 5,000, or even 10,000 people.

Rural communities also have fewer dentists to take care of more people than do cities. The same goes for nurses.

When it comes to hospital beds, country areas have fewer of them, too—about half as many beds per 1,000 of population as city areas have.

Sanitary facilities are poorer in the country. Three out of every four rural families in the United States are without proper sanitary facilities.

But *why* have health facilities in country areas lagged behind those in towns?

It Takes Money

One fact stands out in the various studies. Money is a major consideration in providing health services for a community.

Poorer areas tend to have fewer doctors and other health services. It takes money to build hospitals and pay doctor bills. Doctors quite naturally tend to settle in communities which can afford to pay for their services. Country families, by and large, have lower incomes than city families.

Even in 1943 when farm incomes were higher than they had been for many years previous, farm families were earning less than 10 percent of the national income although they comprised more than 20 percent of the population.

Then there is the item of distance in the country. This increases the expense of health services, as someone has to pay the extra costs for tires and gas and car upkeep.

All this adds up to a difficult situation—but fortunately not a hopeless one. For that matter quite a good deal has already been done to blaze the trail for progress in rural health facilities.

Many individual doctors, dentists, nurses, and public spirited citizens in all professions have worked to improve the health situation in rural areas. Such agencies as the health departments, the schools, the Red Cross and local prepayment plans, Blue Cross plans,

and medical society plans have all made a contribution.

USDA Health Programs

As an agency concerned with agricultural welfare, the U. S. Department of Agriculture has naturally been concerned with rural health programs. Nutrition and safety programs have for years had an important place in the Department's educational work.

Farm Security Administration has sponsored health programs among low-income borrowers in recognition of the fact that good health is a factor in successful farming—that an "ailing" borrower becomes a poor credit risk. On the grounds of good business—as well as the public welfare—it was logical for FSA to encourage such disease preventive measures as the safeguarding of family water supplies, the screening of houses, and the building of privies.

Farm Security Administration's county group health plans were developed to help low-income farm families pay for needed medical care. Farmers had long pooled their money to market their crops profitably and to buy farm supplies through their cooperatives. The same idea was adapted to spreading the risk for medical expenses which fall heavily on a few families each year but aren't so heavy for the population as a whole.

Nobody was forced to join; and the full approval of the county medical and dental societies was obtained before a plan was set up in a county. Patients were free to choose their own doctors among the physicians who agreed to serve the group.

Steady spread of the plans prior to the war, from 8 counties in 1936 to 1,000 counties in 41 States in 1943, shows the favor with which the idea has been accepted in rural areas.

In fact, so much interest was aroused that the U. S. Department of Agriculture decided to try out a few "experimental" health programs in various parts of the country which would be open to farm families generally—not just Farm Security borrowers. Five of these "experimental" health programs are in operation now.

What's the Score?

Just what are the strong and what are the weak points of these health plans which rural communities have developed with the aid of the USDA, working in cooperation with the U. S. Public Health Service and local medical and dental societies?

Here are some of the *strong points* as they

are outlined in *Better Health for Rural America*, a publication soon to be issued by the USDA Interbureau Committee on Post-war Programs.

Experience has shown that farm people who have tried the prepayment plan like it because they get more service—service they might otherwise have done without. The doctors generally have liked the plan, too, because collections are better. Additional proof has been gathered that the insurance principle works as applied to health.

Some *weak points* are:

Under the voluntary set up, usually less than half of the eligible families in a county join the plan. Naturally the families who have the most sickness join in the greatest numbers—which means that the average costs for providing complete service to members have to be higher than if the group were composed of a cross section of the community. Since the fees which the low-income families can afford to pay are limited, the groups have had to limit the services rendered in order to meet expenses.

In the USDA "experimental" programs operating in single counties, membership fees are geared according to the ability of the individual family to pay. But here again the average income of members has tended to be low. As a result considerable outside subsidy is necessary to provide even fairly complete medical service in such voluntary health programs.

"If more people of all income groups were members of these 'experimental' plans," concludes *Better Health for Rural America*, "the plans might be more nearly self-supporting."

But from these and other shortcomings of existing health programs, as well as the advantages, farm communities have gained much valuable experience in planning for and working toward better rural health facilities. All in all, in about a third of the counties in the country, a beginning has been made at health planning on a county-wide organized scale.

Where Do We Go From Here?

A recent survey by the Bureau of Agricultural Economics shows that farmers as a group see the need for developing stronger rural health programs. Four out of every five farmers, who were interviewed, favored an increase in public clinics after the war. Three out of four said they would like to subscribe to some prepaid plan for doctor's and nurse's services and hospitalization.

Quick action is needed if rural areas are to get for themselves health services on a par with cities. Now that the war has ended, thousands of doctors, dentists, and nurses will be coming home. Then, too, there is the important item of war surplus, medical and hospital supplies, to be disposed of. Rural communities have no time to waste in making a bid for their share of



"An ounce of prevention . . ." against illness! Mom, pop, and the kids call on doc for a check up. They're members of a FSA health plan, in Box Elder County, Utah.

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these health assets. If they hesitate, they may lose by default.

To attract doctors and dentists, rural areas must be able to offer concrete advantages in the way of satisfactory working and living conditions. Perhaps the attraction of suitable house or office or the guarantee of a minimum first year's income might be enough to persuade a hesitant doctor to come to settle in some village.

To be able to give such assurance, a county needs a survey of its health needs and the means it has for underwriting a health program. Findings of the USDA Interbureau Committee on Postwar Programs reveal that a number of steps can be taken.

First step toward such a survey might well be to appoint a community or county health committee. If one county alone hasn't the money or people to support an adequate health program, perhaps two counties in a trade area can profitably band together to work out a program to meet their needs.













Since the problem of paying the medical bill is so big, many communities will find that the simplest solution is to organize their own prepayment health plan with local farm and social organizations doing the spade work. Individuals and agencies that have proved helpful in the past in organizing such ventures include local health and welfare officers, and the local Farm Security supervisor. If there is no one locally who can help with such an organizational job, a health committee could write for help to the State Health Department or the State Extension Service, or the Washington offices of the U. S. Public Health Service and the U. S. Department of Agriculture.

Because of the high cost of building hospitals, many communities which lack the money needed to build and maintain one, find it more practical to band together to locate a hospital in a trade center serving parts of two or more counties.

For the local community which cannot afford a hospital of its own, health centers have been found to serve the everyday needs of doctors and their patients very well, provided arrangements are made for taking care of hospital cases in nearby towns. These health centers afford the advantage of providing adequate office space for the local doctors, allow for pooling of expensive equipment for diagnosis and treatment of diseases, and tend to make the community more conscious of health facilities. If the county health officer has his office in a community health center, for instance, more citizens are likely to consult with him.

POORER RURAL AREAS HAVE FEWER DOCTORS.

Data from Bureau of Agricultural Economics, USDA.

Per capita income, 1940	Percent of rural population	Physicians per 10,000 population
 \$814	Under 30% rural (6 States and D.C.)	 15.7
 \$653	30-39% rural (4 States)	 11.8
 \$547	40-49% rural (10 States)	 10.9
 \$447	50-59% rural (7 States)	 9.6
 \$367	60-69% rural (13 States)	 8.0
 \$303	Over 70% rural (8 States)	 7.0

Even with the best of planning, many poor rural communities cannot hope, alone and unaided, to get the medical facilities they need. Experience has shown that to get the most for every dollar invested in medical and health facilities calls for spreading the costs and services over a wide area. This in turn calls for planning on a State and national level. It calls for outside aid for poor rural communities which lack the means to improve their own health services.

City people, incidentally, have a real stake in the health of the other half of the population which lives in towns and on farms. Not only do city dwellers depend on country people for food, but country people and city people constantly mingle. Any health deficiencies in rural areas will ultimately affect city homes.

"A job for all hands," *Better Health for Rural America* calls it, while urging rural communities to be on their toes to take advantage of all the help they can get from individuals and agencies. School lunch programs, for instance, fit into the health picture. Mobile dental and medical clinics maintained by the public school system or health departments are another possible idea—an idea that can become a reality if war surplus medical, hospital, and dental supplies are distributed on the basis of need.

Communities which lack adequate medical facilities should have priorities in obtaining these supplies. The Surplus Prop-

erty Act recognizes this. But to put such a policy into effect, the agencies concerned with surplus disposal must know the varying needs of the communities which apply. This calls for establishment of State and local health committees which can make surveys, determine needs, and justify requests for these supplies and also determine who can assume responsibility for financial arrangements.

Programs to extend medical care in cities continue to grow, as a result of public support. One helpful factor is social security legislation which has tended to stabilize incomes of urban workers—and hence, their ability to pay for essential medical services. Recently there has been a growing feeling in rural areas that, despite the difficulties in administering such a program to cover the millions of separate farming units in the country, the benefits from such a program would be well worth the effort involved. Consideration is being given to broadening the Social Security Act so as to cover farm families and to include health insurance for people in all parts of the country.

But whether or not national action is taken along these lines it will continue to be the responsibility of local communities to develop their own health services in line with their needs. Only by surveying these needs and taking advantage of such local, State, and national services as are open to them can rural communities hope to attain the equal health opportunities.

Don't forget the veteran's wife

Her consumer problems are unique—especially if her ex-G.I. is going to college. Experienced consumer groups can help her. Here's a way to get started.

● More than 5½ million marriages since Pearl Harbor, the Census Man says. And more than a million and a half the year before. Only now, after years of makeshift quarters and separation, are many of these young couples beginning housekeeping. Housekeeping, that is, as civilians. And beautiful as that word sounds to them, they'll soon notice a lack in certain directions. "Don't look now," the husband might say to his spouse, "but there's no PX." "And that isn't all," she might reply, "Uncle Sam isn't buying you a suit this year, or shoes or an overcoat or anything. He's leaving it up to us, too, I understand, to pay the dentist and doctor. And if we have a baby, he doesn't intend to worry over it at all. We'll have to figure out how to pay for it ourselves. He says we're on our own now."

One group of veterans, however, is not entirely on its own financially. They are the men who have chosen to continue their education and training. They receive up to \$500 a year for tuition fees, and \$75 a month for living expenses. How to help stretch this \$75 a month is our subject.

If that seems like oversimplification, we might add that it contains the essence of all consumer programs—how to get the most for your money. In really learning how to do that, the consumer inevitably learns about quality, standards, labels, diets, selection of clothing and equipment, and so on down the list. It may be news to these freshman consumers that even if there is no PX for him now, and even if he has to decide all by himself which suit is the best for the money, and his wife has to make a blind stab at getting best buys at the grocery store, they're not entirely without guidance and protection.

Consumer services of Government agencies, both Federal and State, are many, and they're here for all Uncle Sam's civilians to use.

What better program for 1946 could a consumer group have than helping these

young veteran couples to help themselves? And, of course, there's no reason to limit the plan to *student* veteran couples. They will, after all, be the easiest, most accessible group to work with because of their common interest and background, and their identical incomes. But there's no reason why similar groups couldn't be gathered together in any community through announcements in the churches, veterans' information offices, American Legion, and other centers.

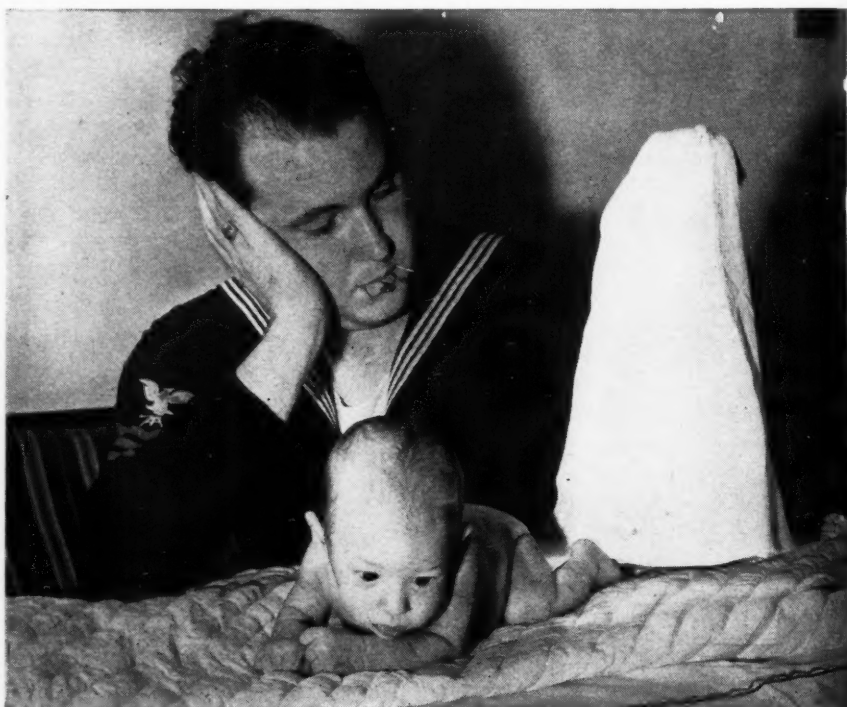
Helpful Groups

Organizations which have long been active in consumer work and which might logically sponsor a veterans' consumer program are: General Federation of Women's Clubs; the Congress of Parents and Teachers; the American Association of University Women; the League of Women Voters; the League of Women Shoppers; home demonstration clubs; the Council of Jewish Women; consumer cooperatives; State defense council consumer committees; the American Red Cross; consumer leagues; and other or-

ganizations interested in community betterment. In addition to these, public vocational schools, church and cooperative organizations can make important contributions to such programs.

The homemakers of America were mobilized for war. They have made real contributions in helping to solve many wartime problems and it is just as necessary and important that they make a similar contribution to solving the peacetime problems and contributing to the education of young housewives who have not had the training, education, or experience which many of our older women have had.

The course we outline here should be taken only as a suggestion. We think it covers basic consumer problems, and can be used as intensively or as sketchily as the leader thinks best suited to her group. The class meetings can develop into social occasions for these short-on-cash young people. It will be a natural, easy way for them to get acquainted and make a beginning toward community life.



Something new for the Navy! Daddy has little know-how for this maneuver. Perhaps now he'll take a course in child care and see what the book says.

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Here are a few discussion suggestions and some references for each subject. More are available.

Planning the Use of the Family Income

Using a good budgeting plan as a guide, write down a plan of spending your yearly income. Break this down into monthly expenditures and compare last month's spending with the plan you propose to follow.

How much did you spend on essentials? How much on nonessentials? Had you planned your spending, could you have saved more money than you did? Could your purchases have brought you greater satisfaction?

What are the family's immediate needs?

What financial obligations does the future hold? (Buying a home, educating the children, insurance of various kinds, etc.)

How does family spending affect the Nation's economy?

Methods of increasing family income.

Consider the value of the homemaker in the home against her contribution as an earner in outside employment.

What are the financial obligations young homemakers should assume as members of their community?

References:

Suggestions for a Family Spending Plan. Processed, March 1944. Free. For copies write to the Bureau of Human Nutrition and Home Economics, U. S. Department of Agriculture, Washington 25, D. C.

Money Management Series. Sample copies free. Household Finance Corporation, 919 North Michigan Avenue, Chicago, Ill. (Write for quantity prices and for a list of additional bulletins.)

Farm and Home Financial Planning. Extension Service Circular 422. Single copies free. Extension Service, U. S. Department of Agriculture, Washington 25, D. C.

Veterans Guide. (Dallas Johnson.) Single pamphlets 10 cents. Public Affairs Committee, Inc., 30 Rockefeller Plaza, New York 20, N. Y. (Write for quantity rates.)

2. Selection and Care of Food, Clothing, Equipment

What proportion of the family income should be allotted for the purchase of nutritious food?

Some buying guidance is available through Government and commercial sources. Are you familiar with them?

Is price always an indication of value? Discuss.

How do black markets interfere with fair distribution of products, add to living costs and endanger the quality of products you buy?

How have food subsidies protected the consumer from greatly increased prices during wartime? (Discuss price supports and food subsidies.)

Invoice the family wardrobe to ascertain what clothing items must be purchased; which garments are wearable with cleaning or small repairs or those which may be re-styled or made over.

Discuss the factors which make up good buying guidance for clothing.

The care of clothing often determines its durability. Discuss laundering or dry cleaning fabrics.

Discuss possible cost of civilian clothing for the man or woman just out of uniform.

Discuss the importance of good construction in furniture. Types of upholstery fabrics; price and supply situation.

Price ceilings apply to new and second-hand or "used" furniture.

There are many schools or workshops where reupholstering and rebuilding of furniture are taught. Instruction in making slip covers is also given.

References:

One each of not more than 10 of the following publications may be obtained free from the Office of Information, U. S. Department of Agriculture, Washington 25, D. C.:

Fats . . . in Wartime Meals. (AWI-34)

Family Food Plans for Good Nutrition. (AWI-78)

Green Vegetables in Wartime Meals. (AWI-54)

Victory Garden Insect Guide. (AWI-95)

Tomatoes on Your Table. (AWI-104)

Vitamins From Farm to You. (AWI-2)

Food for Growth—Food for Freedom. (AWI-1)

Eat A Good Breakfast To Start A Good Day. (AWI-107)

How to Prepare Vegetables and Fruits for Freezing. (AWI-100)

Protect Home-Cured Meat From Insects. (AWI-32)

Cooking with Soya Flour and Grits. (AWI-73)

Cheese in Your Meals. (AWI-16)

Kitchen Intruders—Why Tolerate Them? (AWI-70)

Egg Dishes for Any Meal. (AWI-89)

Potatoes in Popular Ways. (AWI-85)

Pickle and Relish Recipes. (AWI-103)

Freezing Meat and Poultry Products for Home Use. (AWI-75)

Home Canning of Fruits and Vegetables. (AWI-93)

Food for Two. (AIS-21)

Making Velva Fruit at Home. (AIS-22)

A Fruit and Vegetable Buying Guide for Consumers. Miscellaneous Publication No. 167.

Fabrics and Designs for Children's Clothes (Farmers' Bulletin No. 1778).

Judging Fabric Quality (Farmers' Bulletin No. 1831).

Cotton Shirts for Men and Boys (Farmers' Bulletin No. 1837).

Women's Dresses and Slips—A Buying Guide (Farmers' Bulletin No. 1851).

Work Clothes for Women (Farmers' Bulletin No. 1905).

Leather Shoes: Selection and Care (Farmers' Bulletin No. 1523).

Mending Men's Suits. Miscellaneous Publication No. 482.

House Cleaning Management and Methods (Farmers' Bulletin No. 1834).

Guides for Buying Sheets, Blankets, and Bath Towels (Farmers' Bulletin No. 1765).

Closets and Storage Spaces (Farmers' Bulletin No. 1865).

Clothes Magic. Article in July 1945 Consumers' Guide. Free. Copies available from Consumers' Guide, U. S. Department of Agriculture, Washington 25, D. C.

What's Your Clothes Budget Worth? Article in Consumers' Guide August 1944. Free. Copies available from Consumers' Guide, U. S. Department of Agriculture, Washington 25, D. C.

3. Standardization of Consumer Goods

There are five definite steps to be considered in establishing standards: (1) What consumers want in the products they buy; (2) what technical information there is on which to base standards for products which meet various consumer needs; (3) how can these standards best be expressed on the label; (4) who will be responsible for enforcing the use of the standards on the label; (5) who is going to test the product to see that it measures up to the standard.

Discuss the procedure for establishing standards for food products.

All of the supplies issued to the service man or woman are purchased according to standard specification.

Quality deterioration in civilian goods has been one of the largest contributing factors to price rises.

Extensive use of standards can protect the public health, reduce waste in production and distribution, and guarantee the consumer reasonable satisfaction in quality, durability, and performance of the product he purchases.

Discuss mandatory standards; voluntary standards.

References:

Free from the Office of Information, U. S. Department of Agriculture, Washington 25, D. C.:

A Consumers' Guide to U. S. Standards for Farm Products. September 1944. MP 553.

4. Inspection Services, Grades and Labels

Take a look at several cans of goods on your pantry shelf or on the shelves of the stores in which you shop. How many of the

labels give you all the information you want about the product?

Perhaps some of these labels indicate the quality of the food in the can by stating that it is "A," "B," or "C" grade.

Discuss advantages to the consumer of grading and inspection of food products.

When you buy wool clothing you have a right to see a label which tells you the percentage of wool used in its manufacture.

What labels would you want on clothing? sheets? towels? bedding?

References:

Free from Office of Information, U. S. Department of Agriculture, Washington 25, D. C.:

The ABC of Canned Fruit and Vegetable Labeling. 1942. MP 460.

U. S. Graded and Stamped Meat (L 122).

Free from Consumers' Guide U. S. Department of Agriculture, Washington 25, D. C.:

Consumers Look at Eggs. Consumers Look at Commercially Canned Foods. Consumers Look at Poultry. Consumers Look at Meat. (Processed.)

Federal Meat Inspection Meets With Approval. A film 2 reels in length. Runs 20 minutes. 16 mm. prints available November 1 from State libraries cooperating with the U. S. Department of Agriculture. 35 mm. print available November 1 from Motion Picture Services, U. S. Department of Agriculture, Washington 25, D. C.

5. Consumer Credit

"Credit used by a family or an individual for living purposes is called "Consumer Credit." Remember that "credit" is only "borrowed cash." It will have to be repaid. Nearly every family uses consumer credit in some form. When you use credit "shop" for it. You may find lower interest rates or lower prices on the goods you are buying.

Consumer credit is usually expensive credit whether it is a small loan in an emergency, an installment purchase, or a charge account.

Installment buying is an established practice in the United States. Do you think it has helped to raise the standards of American families? What has been your experience in the use of installment buying?

What agency or advisory committee in your community will give advice to veterans on loans for homes, farms, business or life insurance?

Credit Unions are usually the cheapest source of credit for consumers. If there is a Credit Union where you work you may wish to become a member.

References:

Ten Close-Ups of Consumer Credit. (Circular 25) 1940. 15 cents. Farm Credit Administration. From Superintendent of Documents, Government Printing Office, Washington 25, D. C.

So You Need Money. Article in May 1945 issue of Consumers' Guide. Free from Consumers' Guide, U. S. Department of Agriculture, Washington 25, D. C.

Questions and Answers About Loan Guaranty for Homes, Farms, and Business Under the G. I. Bill. Free from Veterans Administration, Washington 25, D. C.

Veterans Administration Instruction No. 1. Title V. Public No. 346, 78th Congress (Serviceman's Readjustment Act of 1944). Free from Veterans Administration, Washington 25, D. C.

6. Consumer Services of Government Agencies

Prior to the war approximately 20 Government agencies offered information, assistance, and protection to consumers. Temporary wartime agencies also served consumers.

Discuss services of the following agencies:

U. S. Department of Agriculture: Farm Security Administration; Bureau of Human Nutrition and Home Economics; Production and Marketing Administration; Bureau of Agricultural Economics; Farm Credit Administration; Extension Service; Rural Electrification Administration; Forest Service.

Federal Security Administration: Public Health Service; Food and Drug Administration; U. S. Office of Education.

Department of Labor: Bureau of Labor Statistics; Children's Bureau.

Department of Commerce: Bureau of Foreign and Domestic Commerce; National Bureau of Standards.

Department of the Interior: Solid Fuels Administration.

Office of Price Administration: Educational Services.

War Production Board: Civilian Requirements.

United States Civil Service Commission.

War Manpower Commission.

United States Employment Service.

United States Post Office Department.

Veterans Administration.

Federal Deposit Insurance Corporation.

References:

Uniform State Food, Drug and Cosmetic Bill. Free from Association of Food and Drug Officials, Office of Chief Food Inspector, Kansas State Board of Health, Topeka, Kans.

Ordinance and Code Regulating Eating and Drinking Establishments. U. S. Public Health Service, Federal Security Agency. (Public Health Bulletin No. 280) 1943. 20 cents. From Superintendent of Documents, Government Printing Office, Washington 25, D. C.

Free as long as supplies last, from the Food and Drug Administration, Federal Security Agency, Washington 25, D. C.:

Consumer Protection by the U. S. Food and Drug Administration. Processed.

Consumer Time (radio program carried by approximately 65 NBC stations) 12:15 to 12:30 EST Saturday. A service of U. S. Department of Agriculture, Washington 25, D. C.

Consumers' Guide. A monthly periodical. Free to teachers, librarians, members of consumer organizations, and others interested in current food problems and the best ways of using income. Others may obtain copies from the Superintendent of Documents, Government Printing Office, Washington 25, D. C., at the subscription price of 50 cents a year, domestic; 70 cents a year, foreign.

Veterans' Special List

Free from Office of Information, U. S. Department of Agriculture, Washington 25, D. C.:

Some Questions and Answers on Where and How to Get a Farm. (AIS-19)

Shall I Be a Farmer? (AWI-105)

Free from Veterans Administration, Washington 25, D. C.:

Educational and Training Provisions.

The Vocational Rehabilitation Program of the Veterans Administration.

Continuance of National Service Life Insurance. Free from United States Civil Service Commission, Washington 25, D. C.:

From Military Service to Civil Service.

Resume of Veterans Employment Service. The Veterans Employment Service operating through the Nation-wide system of 1,500 United States Employment Service offices, provides a specialized job counseling and placement service for veterans. Local veterans employment representatives in all of these offices are prepared to advise veterans regarding employment rights and benefits. (Call local U.S.E.S. office for information.)

Data for State-Wide Planning of Veterans' Education (Bulletin 1945, No. 4). Price 15 cents. Write to Superintendent of Documents, Government Printing Office, Washington 25, D. C.

For Your Wife and Your Baby. Free. Write to Children's Bureau, U. S. Department of Labor, Washington 25, D. C.

Establishing and Operating a Metal Working Shop. Establishing and Operating a Shoe Repair Business. 35 cents each. Establishing and Operating Your Own Business. 10 cents. Write to Superintendent of Documents, Government Printing Office, Washington 25, D. C.

A Word of Warning

Don't try to do too much. Don't plan any course without an *authority* on the subject. Get professional supervision for any technical courses and be sure everything is of practical value. Find an adequate meeting place and get cooperation of local high school or college food and clothing laboratories and the use of church, lodge, or club kitchens and other community facilities.

For further information on this program write to Consumers' Guide.

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Thanksgiving 1945



● We have so much to be thankful for this year, it seems almost trivial to talk about food. Our hearts are filled with thanksgiving for things too great for words—thanksgiving for Victory, for Peace, for men coming home at last from far corners of the earth, for loved ones reunited after long years of separation—and because it is such a special Thanksgiving families will want to have traditional dishes, all the dear familiar things that say "Home" with every whiff and taste. Preparing and serving them will be a kind of reassurance that peace and peacetime ways are with us once again.

It looks now as if markets and grocery stores will have nearly everything we want. Not all of them will be priced within the reach of slim budgets, but there'll be variety enough for you to make a satisfactory choice. Let's check down a marketing list and see.

Turkey—No doubt about this king of the feast being on hand, if you want him. Flocks almost broke records this fall and, on September 24, Uncle Sam said he had bought enough turkey, thank you, and discontinued the Turkey Order. So there'll be plenty for all of us, and we can be easy in our minds about the service men and women. They'll get their share, too.

Chicken—If a turkey is more than your family or your budget can handle, a roast chicken can be festive, too.

Cranberries—You may not find canned cranberries this year, but you'll not have as much trouble getting the fresh ones this year as you had last.

Vegetables—Fresh—All the old favorites will be on hand, weather and transportation permitting. Canned—These will be easier

to get than at any time since before the war.

Potatoes—Plenty of all kinds from the small ones so easy to boil in their jackets to the big baking ones, so luscious with a blob of butter melting in their steaming mealy whiteness.

Sweetpotatoes—Plenty of these, too, and some people think Thanksgiving isn't Thanksgiving without a big baking dish of candied "sweets" on the table.

Rice—You'll be lucky if you find any to eat with your gravy. Much of the crop is going to fill the demands of relief feeding and the Military.

Fruit—Sorry, hardly any canned pineapple yet, for the ever-popular salad. Much of our pineapple comes from Hawaii, and production is down. Some pineapple fields were taken for airports during the war. Also, labor and tin are short.

Citrus—There will be no trouble getting grapefruit and oranges by the time you start planning your menu—California, Florida, and Texas all promise excellent crops.

Grapes—Plenty from California where the crop is the second largest on record, but not many from eastern vineyards which suffered frost damage.

Pears—A good supply of Western winter pears, but not so many produced in the North Central and Atlantic States—unfavorable weather damaged the crop.

Apples—This dear old favorite had hard luck this year—the lowest crop on record, and that's hard luck for apple lovers.

Pumpkin pie—No indications of shortage on the pumpkin front—especially fresh and

frozen—and there'll be heavy cream for a whipped cream top, but it will be every cook's own job to decide whether she can afford the sweetening and the shortening. On these two items we are very short.

Cheese—There'll be cheese to go with the pie, but probably not the sharp Cheddar so many people love at this point in a fine dinner. That kind of cheese takes time, and we'll have to wait awhile longer for it.

Dried Fruits—More dates than last year. The California crop is about the same as last year, and more imports are expected. More dried figs, too.

Raisins—Though production is expected to be less than last year, the end of the war has reduced demand so civilians are expected to have all they can eat.

Nuts—Brazil nuts will be with us once more, after a wartime absence. The quantity won't be abundant but even *some* for a brazil-nut lover is one thousand percent better than *none*.

Walnuts, Filberts, and Pecans are all expected to be on hand for the holiday.

Candy—This sweet item is a sour note in our story. There'll be less! So let your sweet tooth be thankful for dried fruits.

Not a very lean Thanksgiving, is it? There are many foods on the list, any *one* of which would make a meal a holiday affair in other parts of the world. Imagine turkey in Poland, where an average dinner still consists of soup and bread; or quantities of citrus fruit in England where hardly anyone has seen an orange in more than 5 years. Or whipped cream in Greece, where it's a fortunate child who gets a pint of milk a week. Or eggs enough for a holiday cake in countries where one egg a month has been the ration. We can say in all humility and gratitude, we Americans are lucky, lucky, lucky!

And while we're being thankful for our 1945 peacetime Thanksgiving, let's give thanks, too, for everyday things we take so casually for granted and which mean so much in other countries all over the world.

Thanks for lights shining out on the winter dusk, for school bells ringing and church doors open. Thanks for safety. Thanks for Peace.

A home of one's own

Fulfillment of this desire on a financially sound and permanent basis will take the concerted efforts of consumers everywhere to avoid the pitfalls of overvalued property and inflated mortgages.

● For 4 years the Nation's hope for decent living quarters for all was shelved so that a war could be successfully waged. Today that war is completed and the dust of 4 years is being blown from public and private blueprints. The lifting of war restrictions on home and apartment construction and the cut-backs in military requirements for building materials are the first stimulants toward what may become the largest volume of home construction ever known in the country's history.

For the Nation such a volume of home building can mean sound reconversion and the employment of approximately 4½ million workers; for consumers it can mean good homes at reasonable prices. In addition, it can mean great strides toward a well-housed America in which every individual has a clean, healthful home environment for the fulfillment of his highest potentialities as a useful citizen in a free world.

But it can also mean inflated values, soaring rents, and excessive speculation. The tremendous, mass demand for new living quarters at present is so far in advance of existing supply that without concerted, cooperative action by all concerned the economic and social ills that followed the building boom of the 1920's may be repeated.

A million and a half servicemen have waited 4 years to settle their new families in homes of their own; many more millions of families established during the depression have also waited to move out of their present crowded quarters into new homes with land and sun and air around them; more millions have waited to remodel and expand their present quarters. America entered the war inadequately housed. Now, after 4 years of suspended building operations, the housing shortage and the housing demand are both more intense than ever before.

Every one is agreed that steps must be taken to start construction of homes and apartments immediately. But all are also agreed that unless homes are built which the majority of consumers can afford to buy the opportunity for a prosperous revival of

the building industry will be lost. In addition, it is also generally agreed that unless banks and other public and private lending agencies make only sound property loans and unless consumers learn to judge the value of their most important single purchase, the mass demand for new homes will result in speculation, widespread foreclosures, factory shutdowns, and bank failures. Therefore, representatives of the building industry, the home financing groups, and the Government are getting together to develop plans for quick stimulation of home construction, for controls over speculation, and for construction of types of homes most consumers want and at prices they can pay. This is a positive program that will need the full cooperation and understanding of consumers for its success.

It will not be easy. Housing, like any other commodity, is subject to the law of supply and demand. High demand and small supply can create excessive shelter costs just as easily as it can create excessive

costs in food and clothing. Uncontrolled competition among those with expendable incomes could soon push the great bulk of prospective home buyers out of the market—the very buyers who are in greatest need. If the low- and moderate-income buyers, in their desperate need for homes, take on mortgages in excess of their abilities to pay, the economic consequences of these actions will be felt throughout the Nation.

Six Points to Follow

On September 18, the Office of War Mobilization and Reconversion announced a six-point program to speed expansion of the construction industry. Under the OWMR program, the following steps will be taken: (1) Action to increase supplies of scarce materials; (2) inventory controls to prevent hoarding; (3) stronger price control of building materials; (4) voluntary cooperation by banks and other lending institutions to discourage excessive and unsound lending on mortgages, in order to minimize danger of inflated



Permanent-type war housing units, such as this one in Pennsylvania, will be sold to present occupants, veterans, municipalities, cooperative housing groups, or real estate agencies.

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prices due to excessive demands; (5) industry activity to increase production of all materials and facilities; and (6) establishment by the National Housing Agency of an information and advisory service on home values, as an aid to prospective home buyers.

This six-point program is designed to provide a minimum of 400,000 new houses within the next 12 months. Successful adherence to all six points will be difficult. It will take time to get factories back into peacetime production; the temptation on the part of some builders and contractors to hoard material in order to make excessive profits will be strong; a black market could easily develop in the sale of scarce building supplies; short-sighted lending firms could ruin the over-all plan by making wildcat investments; a bottleneck in one segment of the construction industry could stalemate the rest of the industry, thus creating greater shortages; and many prospective home buyers could be persuaded by supersalesmanship to take on a mortgage which they could not afford.

However, action has already begun to put the brakes on inflation and to get a flood of building materials on the market. In the first place, the War Production Board's Order L-41, which prevented construction of homes and apartments without specific authorization from the National Housing Agency, was lifted in order to allow rapid expansion of the construction industry. On September 17 all critical materials and equipment used in housing construction, with the exception of lead and tin, were removed from controls. As of October 1 distribution of lumber has been free. It is estimated that production of lumber for 1945 will amount to 28.7 million board feet, compared with 32½ million board feet in 1944. However, military requirements have declined so sharply since the end of the war that the supply for civilians was considered sufficient to permit removal of the WPB order. On the other hand, the lumber supply is not great enough in relation to demand to allow free sale, as well as free distribution. Price controls are still necessary and the Office of Price Administration has included lumber under its dollar-and-cent ceiling price program on all building materials.

While releasing building materials as quickly as possible for immediate home construction, the WPB as this is written is still maintaining its inventory controls to prevent hoarding. Priorities for essential civilian construction must still be honored by supply-

ing firms and every effort will be made to maintain fair distribution so long as supply does not meet demand.

Dollar-and-Cent Ceilings

After controls on inventory hoarding, the Government housing program calls for strict enforcement of material costs. This is the work of the OPA and now regional and district offices throughout the country are preparing simple dollar-and-cent ceiling prices on all the commodities that go into a house. Building material stores, lumberyards, brickyards, hardware stores, and any other distribution center for home construction goods will be required to post simple, easy-to-understand lists of prices. There will be dollar-and-cent ceiling prices for lumber, insulation, brick, soil pipe, bathtubs, septic tanks, and wash basins. In addition, local dollar-and-cent ceilings will be placed on certain important services necessary in the construction of a house. For instance, there will be ceilings for digging cellars, for installing plumbing, for painting and papering. And finally, controls over the margins which contractors can add to the costs of their jobs will be tightened.

But, as with the Government price controls during the war, such an anti-inflation program for home building will not succeed unless consumers acquaint themselves thoroughly with the ceiling prices in their localities. Here, as with steak, with sugar or with any other food in short supply and high demand, the consumer who is willing to overlook ceilings in order to get the commodity is contributing directly to failure of a program that was devised to protect him.

For the home owner who wants to remodel or expand, and for the prospective home owner who has a site and is hiring an architect and building contractor directly, the dollar-and-cent ceilings on materials, labor, and contractors' profit margins will be sufficient protection against run-away prices and inflated mortgages and building loans.

But for the consumer who will be buying from a contractor or real estate agency a home already constructed and ready for occupancy, the protection is not so easy. During the war sale prices and rentals for new homes were controlled under L-41, the order which was terminated on October 15. Under this order the WPB each month allocated the total amount of building materials available for civilian use after all military requirements had been met. Author-



Mobile houses, to meet emergency war housing needs, may answer special peace needs for temporary dwellings.

ization to use the allocated materials was granted by the National Housing Agency—but only to those builders and contractors who were willing to put up houses and apartments that could be used by those in greatest need of shelter. In essence it meant that the privilege of putting up a new dwelling carried with it the obligation to sell the house during the first years of the war below \$6,000, and later below \$8,000, or to rent it for \$65 a month. The high-cost houses, which result in higher profits for the builder and seller, were ruled out during the war. The need for housing did not exist among the high-income groups nearly so much as it did among the low- and moderate-income groups. Therefore, any attempts to alleviate the housing shortage by new construction had to be of such a character and cost as to house low- and moderate-income families.

Today, the same need exists. It has been estimated by the NHA that before the war one out of every four urban homes was in need of replacement and one out of every three of the 6½ million farm homes was beyond repair. These were the prewar figures.

With the war over and with new families, it is estimated that construction of 12,600,000 nonfarmhouses and apartment units will be required in the next decade to meet the needs of American families and to make substantial progress in replacing substandard structures with good homes. In addition the NHA survey suggested that an average annual production of 1,260,000 accommodations would be sufficient to provide homes for newly formed families as well as all other families requiring new homes during the 10-year period, including those who have been living with relatives or friends for economic reasons and who are now



If annual production can be maintained at 1,260,000 units, it will be possible during the next 10 years to wipe out half of these



slums (such as the one on the left) and replace them with multiple housing such as this one in Knoxville, Tenn.

about to establish independent households. Such an annual average production—about 300,000 units above any year in the past—would wipe out half of the substandard dwellings now standing, eliminate a number of units equal to those becoming substandard by the end of 1955, and replace losses by fire, storm, flood, and other hazards. It would also allow a margin of 5 percent for vacancies in the total housing supply—a margin considered necessary to maintain stable rentals.

The next important result of NHA's survey of housing needs revealed that one-third of the prospective home buyers and renters wanted a type of unit that could rent for less than \$30 a month. This was on the basis of 1944 price levels. Another one-third needed units renting from \$30 to \$50 a month with a sale price of from \$3,000 to \$5,000. The remaining one-third of the new units should rent for \$50 and up a month or sell for \$5,000 or more. Two-thirds of the country, therefore, can afford a house costing, in 1944, less than \$5,000. If the majority of houses built in the next decade are high-cost ones, the great bulk of the population will not be able to afford them and the mass market for houses will dry up within a very short time.

Sound Financing

Because of the urgent need for low- and medium-cost houses the last three points of the Government's six-point program revolve around the necessity for maintaining reasonable costs and sales prices, for keeping the costs of houses down, and for preventing unsound speculative lending.

There are hundreds of reputable home-financing institutions which have the resources to make loans on the house a con-

sumer picks as his future home. But no loans will be insured on houses with inflated prices. The unwillingness of the Federal Housing Administration of the NHA to insure loans on houses with excessive prices or on houses which the consumer cannot expect to pay off with his current earning power can be one of the greatest aids in holding down the price of homes.

That is they can be if consumers go to responsible lending agencies for their mortgages. If in their desire for a home "at any cost" they obtain their loans from irresponsible or speculative organizations, they may soon find that their homes are no longer theirs, that they have squandered their war savings, and that they are once more house-hunting.

A mortgage with an approved home loan organization carries with it, automatically, sound valuation of the property offered. Such agencies employ experts who can judge accurately the permanent value of a home and can tell whether that home can be paid for out of earnings. The record, for instance, of the Federal Housing Administration demonstrates how expert this organization is in the evaluation of a home and the ability of the home owner to pay off a mortgage. Although the FHA is not a direct lending agency, it does insure private lending institutions against loss on residential loans meeting required standards. After 11 years of operation the FHA had insured home loans made by private lenders amounting to more than 8 million dollars, of which more than 3½ million dollars had been repaid. Thus, more than 6 million American families have been able to build or improve their homes under the FHA program.

Under the new building program, FHA,

and other Government credit agencies will strengthen their activities in an effort to prevent real estate inflation so that the consumer is not forced into paying more than he can afford for a home or for paying more for a house than its true value.

A further control over the price of houses can be made if there is a sufficient flow of low- and medium-cost houses to meet the demands. This can best be done through activity on the part of the building industry itself. And so the six-point program calls for a voluntary program by industry groups including real estate, building supplies, and construction, to increase quickly the production of all materials and facilities and to help fight inflated building costs and real estate prices.

The sixth point of the program authorizes the National Housing Agency to provide in conjunction with industry representatives an information and advisory service on home values which will be available to any prospective home buyer regardless of whether Federal assistance in financing is involved. This is a big order and it will take time to work out an effective program to organize such a service and to establish enough offices throughout the land to take care of the demands that will be made.

Just because the present quarters are cramped, or dark, or the roof leaks, or the kitchen is inadequate is no reason to rush out and buy the first house on the market. Other houses will follow, and if consumers buy only what they can afford and pay only what a house is worth, the houses that follow will be in the reasonable price range. A house is a fine thing to own, but not if you lose it 2 years later!

When "white goods" come to market

● Now once more the hum of the textile mills is becoming the hum of peacetime industry. Looms that in wartime had been converted to the production of cotton bagging, cloth for army raincoats, and industrial sheeting will again turn out material for pillow slips, towels, and sheets.

That doesn't mean that "white goods" will flood the market in a sudden rush. It does mean that store shelves will gradually become better stocked and you can then pick and choose in prewar fashion.

But before you grab your purse and sally forth to replenish the linen closet, how's your stock of buymanship knowledge? Do you really know how to get the best buy for your money?

Wartime Controls

During the war, OPA set up regulations for price control that required manufacturers to label their sheets, giving you the type and size, telling you, in case the sheets were not first quality, whether they were seconds or substandard.

Type of sheet was determined by the thread count, that is, the number of yarns that—given a magnifying glass and plenty of patience—you could count both lengthwise and crosswise in a square inch of the material. In general, the higher the count the finer the quality of the sheet. That was one standard.

Others, established by OPA for judging sheets, included: The weight in ounces per square yard; the breaking strength in pounds per inch, both crosswise and lengthwise; the type of selvage; the width of hems; the number of stitches per inch; and the amount of sizing—starches and such—that had been added to give "body" to the material.

On all these items a sheet had to hit at least the requirements for its type or flunk out and be marked substandard.

Any flaws in weaving would put it in the "seconds" class even when a sheet was otherwise up to snuff.

Some of these goods may still be coming to market. And you have a right to see the manufacturer's label. But, use also your own good judgment. For labeling with scanty information can be no more than a halfway mark on the road to wise buying. Only you can decide whether a second or substandard

sheet is worth your hard-earned money or whether among the variety of sheets adjudged standard one suits your purpose better than another.

By These Signs Know Them

Textile experts in the U. S. Department of Agriculture group sheets into five classifications—light, medium, and heavyweight muslins, fine counts, and percales. "Toughie" of the lot, that can stand up pretty well to romping boys, is the heavy muslin. But it's expensive to launder if you pay for laundry by the pound. And, on the other hand, it takes a toll of energy if you're the laundress. At the other end of the scale stand the percales. They get top billing for fineness and good looks but may be slow in returning to market.

Any "money's worth" sheet is firm in weave, almost free from sizing, is torn rather than cut from the bolt which means, all other things being equal, that it will keep its shape. It is hemmed with strong thread and short even stitches—about 12 or 14 to the inch.

Now then, how can you judge these qualities when you're standing at the counter with several sheets spread out before you?

You can judge closeness and evenness of weave by holding the sheets to the light. The

weave ought to be firm, and the number of crosswise yarns ought to approximate fairly closely the number of up-and-down yarns. (There will be a higher warp count than filling.) Any great difference makes for an "unbalanced" fabric that is likely to wear poorly.

You can sometimes judge amount of sizing—although the test is not infallible—by rubbing a sheet between your hands. If a powdery substance falls out, you may be fairly sure that starch or china clay or some other substance is covering up a sleazy fabric which one or two washings will expose. And you have left a sheet that looks like cheese-cloth. This is a matter of particular importance when you're buying substandard sheets since under wartime regulations still in effect first-quality ones are allowed no more than 4 percent of sizing.

And while you're giving sheets a critical eye, look to the selvages since they get hard wear during the lifetime of a sheet. Best is the tape type with extra yarns woven in for reinforcement and sturdy finish on the outermost edge. A selvage that tapers from heaviness at the outer edge to the weight of the sheeting at the inner edge does not split away from the sheet as heavier selvages tend to do.



Check your I. Q. on "white goods" before you buy towels and bed linen. Knowing what's what in quality and how to judge it are best guarantees of good luck in buying.

Then for comfort and wear, it's wise to buy sheets that are plenty long. A short sheet wrinkles and gets undue yanking both by the bed maker and the sleeper who enjoys the smoothness of a sheet under his chin and over his toes at the same time. A short sheet is no protection for blankets either.

As for sizes—you'll find sheets marked according to torn sheet size. "Torn" refers to the practice of tearing sheet lengths along a thread of the goods to insure flat even hems and shape-keeping qualities. The actual length of your finished sheet, when washed, will be about 10 inches shorter than the torn length. That's a fact you'll want to keep in mind when you're figuring the size you need. And remember that in addition to the mattress length, you must allow for the mattress depth which is about 5 inches on each end as well as an extra amount, say 4 to 6 inches, for generous tuck-in.

Pillowcases

What makes for a good buy in sheets holds also for a good buy in pillowcases—firm weave, little sizing, torn length, smooth and even hems.

A word about sizes. Pillowcases too large wrinkle under the head. Cases too small bunch up the pillow into a hard lump and are likely to be strained. Your best bet is a case 11½ inches wider and 6 inches longer than the pillow.

Bath Towels

Here's the place where you can't have everything. When you buy bath towels you must sometimes compromise between durability and drying power. A towel that dries

well is soft, fluffy, has little twist in the pile yarns, and a loose foundation. But such a towel may look flimsy and may soon fall apart under steady use and washing.

So look for a towel with a firm foundation and soft loops, about ⅛-inch long, rather close together, but not too tightly twisted. Long loops may be more absorbent but they tend to catch and pull out in the washing.

Other earmarks of a good towel: Firm selvages with the crosswise yarns securely wrapped around the lengthwise or warp yarns; hems at least ¾- to 1-inch wide with ¼ inch or more of raw edge turned under; colorfastness.

Towel sizes are a matter of personal choice. Some bath towels shrink as much as 14 percent in the first five washings. Nevertheless, small towels, light in weight, suit the children best. And even adults may prefer medium ones to the larger. Certainly the less towel, the less work for the laundress and the lighter the laundry bills.

An Ounce of Prevention

Now—even though "white goods" may come to market in more plentiful supply—thrift is still in good taste. When you've bought wisely, you'll want to care for your supplies wisely.

So—Do

Remove stains as they happen. Mend rips or worn places before you launder. Wet cotton goods thoroughly in cold, clear water, then wash in good suds. If you have a washing machine, do heed the manufacturer's instructions about the amount of clothes to wash in one tubload. And after washing rinse well. Use only a mild bleach, making

sure to follow the printed directions. Be sure to use a mild bleach of all and a perfectly harmless one in the sun that leaves clothes bright and fresh-smelling.

Don'ts

Don't let clothes whip around in a high wind. Nor iron the folds in your bed linen. Folding them by hand will get them flat enough. And occasionally fold the linen a different way to change the position of the creases.

Don't iron bath towels. Shaking them out will keep them soft and light and absorbent. And never use sheets or pillowcases for laundry bags.

Other hints on care: When you're making up the beds, in taking off the soiled sheets, loosen the edges first—don't yank. Then in putting on the fresh sheets, reverse them from time to time, tucking under the wide hem at the foot of the bed and the narrow hem at the head. This staggers wear. Watch out for sharp corners on bedstead and springs.

Put your freshly laundered sheets, towels, and pillowcases on the bottom of the pile so that none is overworked and all are used regularly.

If, at any time, you must store fabrics: Wash them thoroughly; do not iron; wrap in paper or old sheeting; and, if possible, store in a well-ventilated closet on first or second floor where it's dry, dark, and cool. Cellars are poor storage places because of mildew; attics are likely to be too hot for the good of the fabric.

What's a Good Label?

Suppose all bed linen and towels came adequately labeled, what could you hope to learn?

These facts about sheets:

Torn size before hemming; breaking strength in pounds per inch; number of warp yarns; number of filling yarns per inch; weight in ounces per square yard; percentage of sizing.

These facts about towels:

Amount of potential moisture absorption; weight per square yard; number of loops per square inch; single or double loop construction; thread count; number of filling yarns between pile loops; breaking strength in pounds per inch.

To be sure, not all bed linens and towels are so labeled, but if you, the buyer, inquire often enough, the day may come when manufacturers will furnish such information unasked.



Best buys for your money deserve wise care. Using Old Sol instead of strong bleaches is one of many "do's" in laundering "white goods."

CG news letter

last minute reports

from U. S. Government Agencies

Shortening and cooking oils may be removed from the ration list by January 1, 1946, according to the Secretary of Agriculture. The current allocation of fats and oils for the production of shortening and cooking oils is 88 percent of average use during the base period of 1940-41, compared with 79 percent during the last quarter.

The prospective supply of soybean oil is considerably larger than indicated by previous estimates, and this together with reduced military requirements, will make possible a substantial increase in shortening, lard, and cooking and salad oils for civilian consumers.

Rheumatic fever is "the greatest killer of school-age children." The Children's Bureau says there are now about a half million children under 18 years, who are suffering from this disease. Selective Service figures show a high rate of rejections for heart disease directly traceable to rheumatic fever. Only in recent years, however, has rheumatic fever been a matter of wide public concern, says the Bureau.

Crippled children's agencies in 17 States and the District of Columbia are now carrying on special programs for the care, treatment, and prevention of rheumatic fever. This work is being done in cooperation with the Children's Bureau, under the Social Security Act. Information about these programs, about the disease itself, and about what can be done to combat it, may be had from the Children's Bureau, U. S. Department of Labor, Washington 25, D. C.

American Education Week will be observed from November 11 to 17. Schools all over the country are being urged to dramatize their war savings achievements. At that time many schools will be campaigning to finance 35,000 hospital equipment units (valued at \$3,000 each) to speed the recovery of wounded servicemen.

You may miss him, so don't try to meet your returning soldier at a port of embarkation or personnel center, warns the War Department. He will leave for home as soon as possible, so the Department suggests that you wait for him at home.

Frozen food locker plants in the United States increased by 1,182 between July 1944 and July 1945, reports the U. S. Department of Agriculture. The 1945 count is 6,464 locker plants in active operation. The distribution by States ranges from 2 in West Virginia to 600 in Iowa. Minnesota, with 477, is second high, and Wisconsin, with 473, a close third.

Last year's increase, the largest yearly expansion since the Department began to count such plants back in 1938, is attributed to three main causes. They are the release of more material for plant construction, the additional use of second-hand equipment, and sustained public interest in the local storage of home-raised food.

Many new drug items are expected to reach the corner drug store soon. To make sure that these new products comply with the law and to provide increased inspection of other food and drug products, the Food and Drug Administration is hiring 30 additional inspectors.

Under the Food, Drug, and Cosmetic Act, drug manufacturers are required to submit evidence that new drugs are safe, and that the manufacturers have adequate facilities to produce them accurately, before the medicines can be sold. Most manufacturers voluntarily comply with this requirement, but a few either do not know about it, or, knowing, try to avoid compliance. Because of the few, therefore, the FDA must have a competent staff to weed out undesirable or harmful products as they appear on the market.

Maintenance of the strength, quality, and purity of drug products is one of the big problems of FDA inspectors. They also work for better sanitary conditions under which crude drugs are manufactured and stored; keep a close tab on claims made on labels; and control the sale of penicillin and over-the-counter dangerous drugs.

Store spuds in a cool, dark place. The late crop potatoes that are on the market now are the best for storing. Keep the taters at temperatures between 40° and 60° F., but don't let them freeze.

Potatoes like the dark. Light is responsible for green spots that contain harmful substances.

You can eat sprouted potatoes if you pare them. But never eat the sprouts.

Canned fish—approximately 6 million pounds—is available for importation from South America to the United States. Included in the lot will be about 2 million pounds of canned sardines, packed in oil in 3¾-ounce cans, from Venezuela; and about 4 million pounds of tuna and tuna-like fish from all South American countries. These products had been allocated to the United Nations Relief and Rehabilitation Administration, but because of their high price in relation to other canned fish, they are not suitable for relief use.

Lights will twinkle on many Christmas trees throughout the land this year. There will be no restrictions on the manufacture of colored tree lights, so far as OPA is concerned, but manufacturers may have some difficulty in obtaining necessary materials for all-out production.

Ample supplies of Christmas tree ornaments are expected in the stores. As a result of plentiful stocks, the first Christmas tree in the many new homes that have been started by returning service men and women and others this year, can be a gaily decorated symbol of peace and good will.

IMPORTANT NOTICE TO OUR READERS

We are revising our mailing list, and we must drop from it names of those who do not notify us of their wish to continue to receive Consumers' Guide and those who are not eligible to receive it free. Leaders and members of consumers' organizations and others actively concerned with consumer problems, as well as teach-

ers and librarians, and State officials may receive free copies.

Notices have been sent to three States. Subscribers in other States will receive notices within the next month or two.

If you want your subscription continued, fill out the card you will receive, affix a postage stamp, and drop it in the mail.

GUIDE POSTS



Dangerous Days

November is the worst month of the year for firearms accidents, and December, the worst for both traffic and home accident fatalities. The special dangers of this season arise from fall hunting, from early darkness, and from the year-end holiday festivities.

That accidents occur in the best regulated families to an alarming extent is pointed out by the National Safety Council which reports that since Pearl Harbor more Americans were killed in accidents than in action on the battle fronts of World War II. Almost 100,000 are killed each year and about 10,000,000 are wounded by accidents.

Same, But Different

Dehydrated, dried, and evaporated have the same general meaning, but commercial distinctions are made between them. These distinctions, however, have not always been consistent.

"Dried," says a USDA committee, commonly refers to sun-drying or other natural drying, "evaporated" to drying with application of artificial heat under natural draft.

"Dehydrated" refers to drying under controlled application of artificial heat and mechanical circulation of air or production of vacuum. According to these definitions, commercial drying of vegetables is always "dehydration," and only fruits sometimes are "dried" or "evaporated."



Hair Today—Gone Tomorrow

If your pate glistens where once glossy locks flourished, you better relax and forget about it. Looking for a cure for baldness

is likely to end in disappointment, says the Food and Drug Administration. There are no known cures. Thousands of dollars are spent each year for ointments, massages, and treatments to restore hair. Save your money, it's no use.



Customers' Day Dawning

Quality is one thing consumers will be thinking about in the postwar period. A survey made by a commercial market research department showed that 92 percent of the retailers and 96 percent of the manufacturers interviewed said they expect customers to be more quality conscious.

In the third annual survey of clothing and textiles made by the American Home Economics Association, homemakers were specific in their protests about quality deterioration. Quality in general, said the homemakers, was worse during the 12-month period covered by the survey than in the previous year. Most of the cotton yard goods faded, shrank, and was sleazy. On women's housedresses, too much cheap, fussy trimming made ironing harder and the life of the dress shorter, they said.

More Points for Used Fats

Soap and fats are used to make nylon stockings, tires, electrical appliances, and hundreds of other things we have been waiting for. If you want these things in quantity soon and want more soap, it's up to you to save more used fats.

The Nation's industrial supply of fats is millions of pounds less than the supply in 1944. To increase this supply, the Government is offering four points instead of two for every pound of used fats you turn in.

Healthy House Plants

Potted plants are likely to grow better if their clay pots are "plunged" instead of placed in saucers, exposed to air. To "plunge" a pot, sink it to its brim in sand or peat moss that is kept moistened.

The soil in the flowerpot draws moisture through the porous clay pot to supply the needs of the plant. This simplifies watering, moistens the potted soil more uniformly, and prevents plant nutrients from leaching away in surplus water.

In homes and apartments where humidity is likely to be low and evaporation rapid, the plunged house plant should be placed in some kind of watertight container—one that will hold moist peat or sand.

Bouquets to Us

At a publications workshop, held recently at the U. S. Department of Agriculture to analyze USDA publications, the consultant from Columbia University and the one from Ohio State University tossed pretty bouquets to the Consumers' Guide. Guide articles were said to be easy to read, warm, personal, direct. Consumers' Guide was called an appealing publication—as if you didn't know!



LISTEN TO CONSUMER TIME

Every Saturday—Coast to Coast

over N. B. C. 12:15 p. m. EST

11:15 a. m. CST

10:15 a. m. MST

9:15 a. m. PST

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